

## IN THE CLAIMS:

Please add the following new claims:

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- A<sup>1</sup>
31. (New) A computer-implemented method comprising:  
receiving account access information from a user;  
receiving user identification information from the user;  
obtaining information regarding the account;  
comparing the information obtained regarding the account with the identification information received from the user; and  
authorizing the user to access the account if the information obtained regarding the account matches the identification information received from the user.
32. (New) The method of Claim 31 wherein the user identification information includes the user's name.
33. (New) The method of Claim 31 wherein the user identification information includes the user's mailing address.
34. (New) The method of Claim 31 wherein the user identification information includes the user's email address.
35. (New) The method of Claim 31 further comprising preventing the user from accessing the account if the information obtained regarding the account does not match the identification information received from the user.
36. (New) The method of Claim 31 wherein obtaining information regarding the account includes obtaining information from a financial data source.

37. (New) The method of Claim 31 wherein obtaining information regarding the account includes harvesting data from a web page associated with the account.

38. (New) The method of Claim 31 wherein the account is a financial account providing online user access.

*A1 cont*

39. (New) A method comprising:  
receiving account information from a user, wherein the account can be accessed via an online connection;  
receiving user identification information from the user;  
obtaining information regarding the account via an online connection;  
comparing the information obtained regarding the account with the identification information received from the user; and  
authorizing the user to execute actions with respect to the account if the information obtained regarding the account matches the identification information received from the user.

40. (New) The method of Claim 39 wherein the user identification information includes the user's name.

41. (New) The method of Claim 39 wherein the user identification information includes the user's account number.

42. (New) The method of Claim 39 wherein the user identification information includes the user's mailing address.

43. (New) The method of Claim 39 further comprising preventing the user from executing actions with respect to the account if the information obtained regarding the account does not match the identification information received from the user.

44. (New) The method of Claim 39 wherein obtaining information regarding the account includes harvesting data from a web page associated with the account.